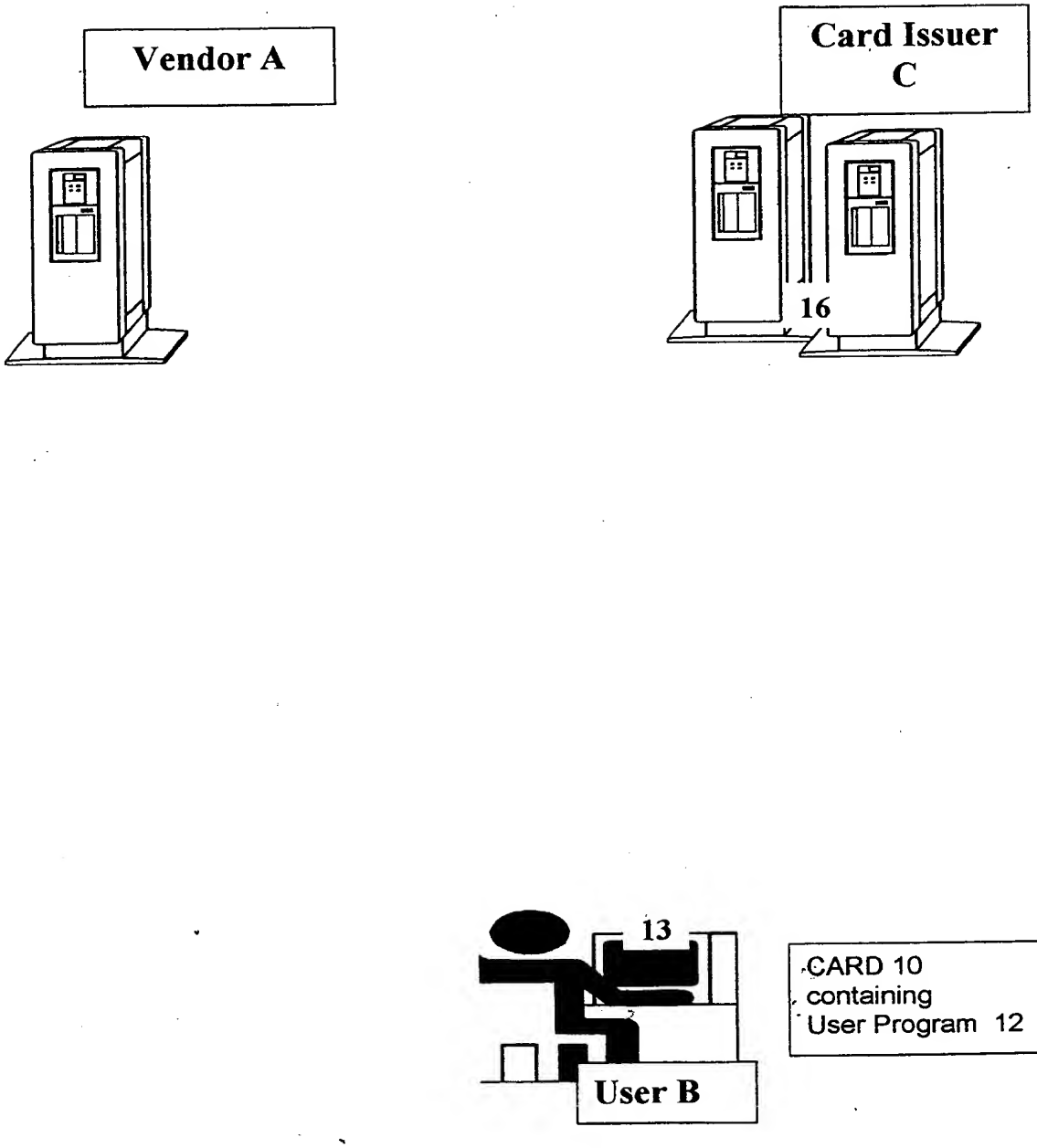

Fig. 1

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TD6250: ET596760

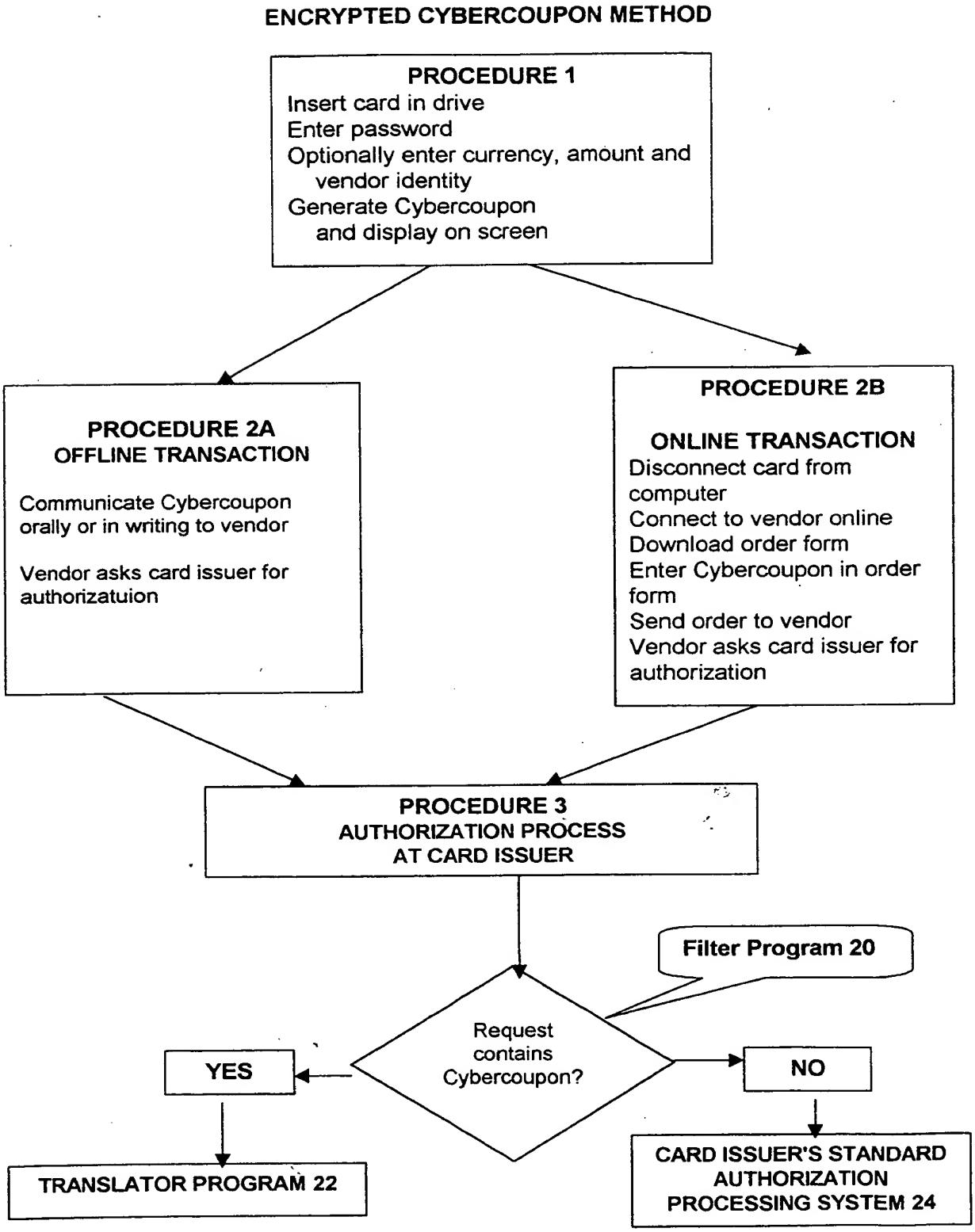


Fig. 2

Patent Application Publication

ENCRYPTED CYBERCOUPON METHOD
PROCESSING A REQUEST FOR AUTHORIZATION OF A TRANSACTION
BY TRANSLATOR PROGRAM

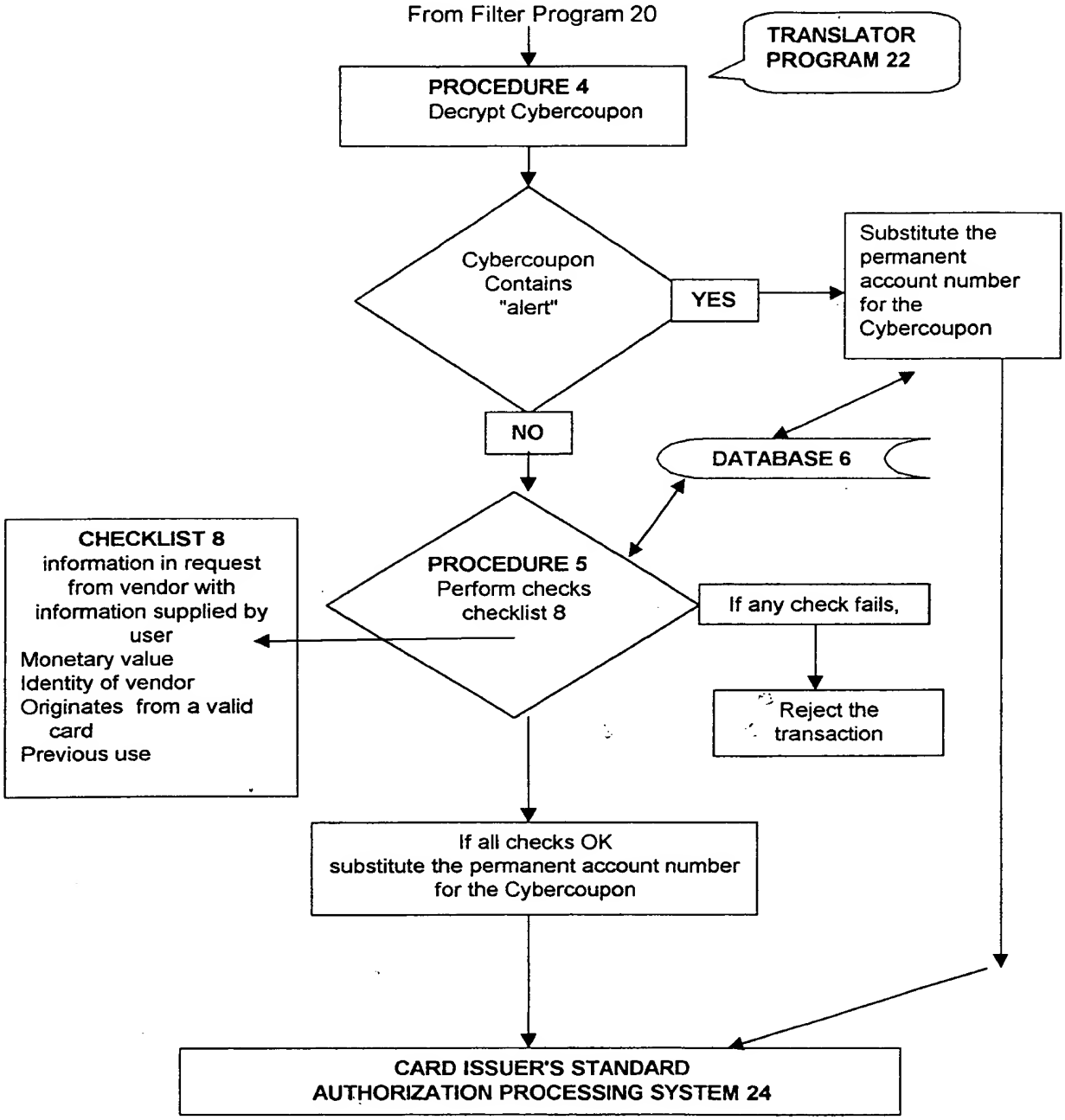


Fig 3.

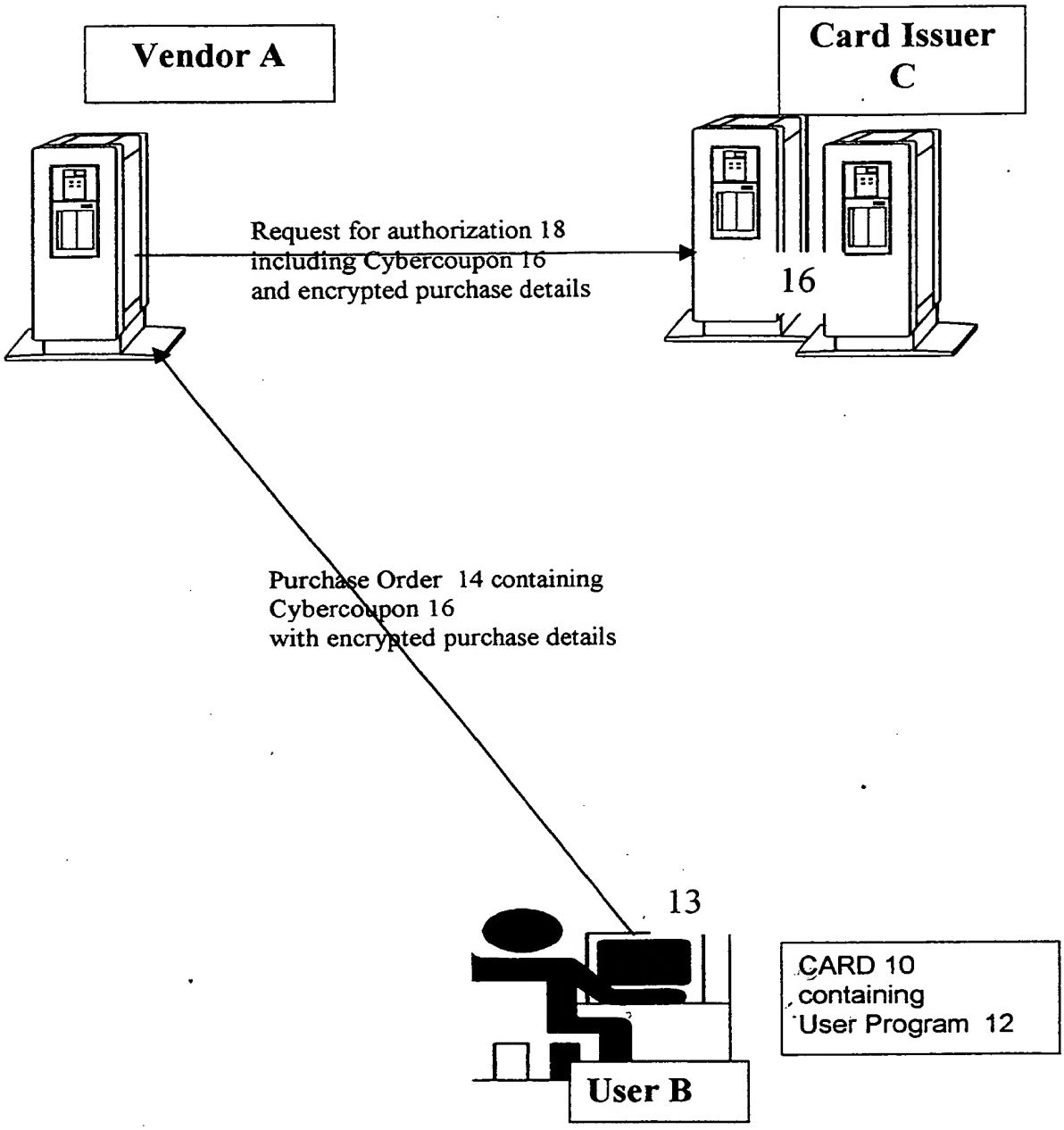

Vendor A
Card Issuer C
Request for authorization 18
including Cybercoupon 16
and encrypted purchase details
16
Purchase Order 14 containing
Cybercoupon 16
with encrypted purchase details
13
CARD 10
containing
User Program 12
User B

Fig. 4

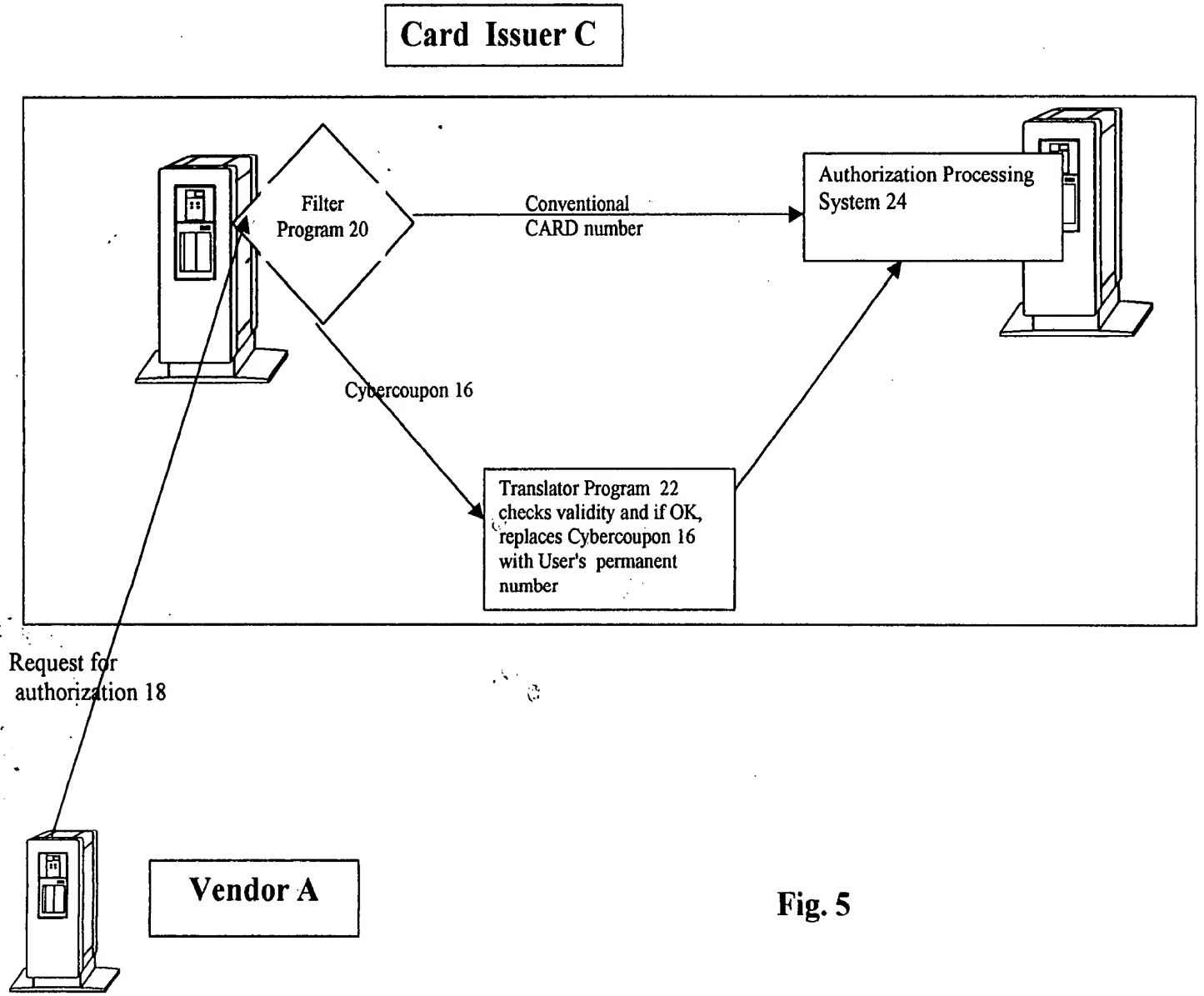

Card Issuer C
Filter Program 20
Conventional CARD number
Authorization Processing System 24
Cybercoupon 16
Translator Program 22 checks validity and if OK, replaces Cybercoupon 16 with User's permanent number
Request for authorization 18
Vendor A

Fig. 5

T06250 "ET962760

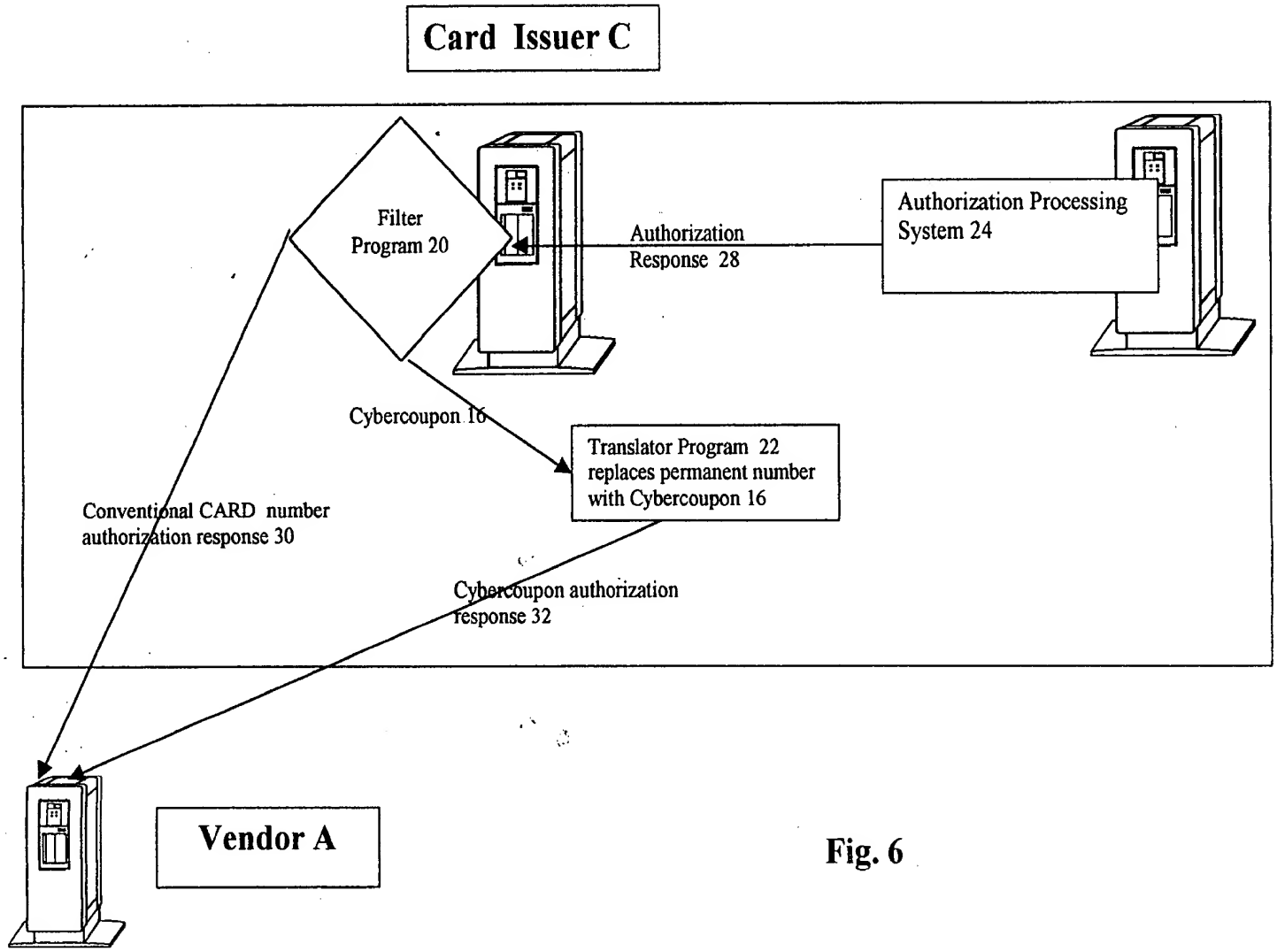
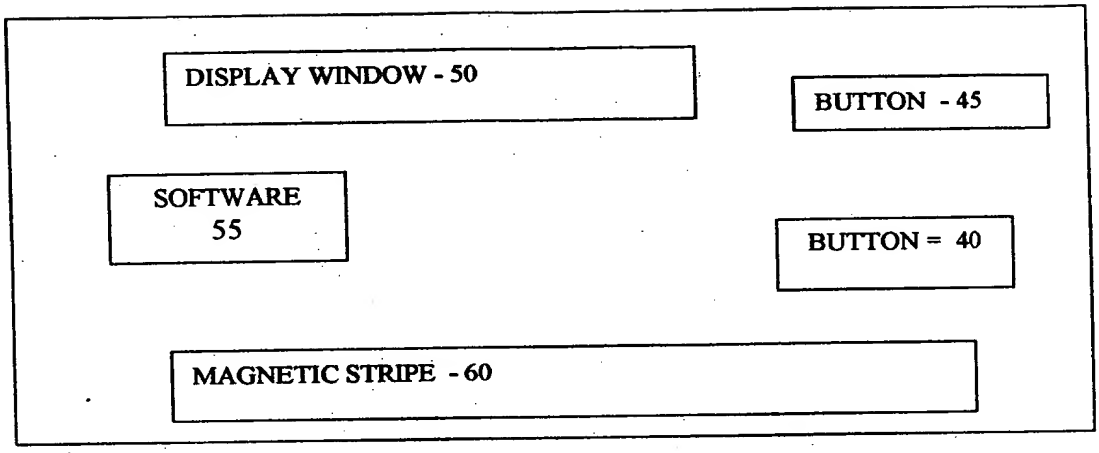


Fig. 6



Combined Magnetic Stripe / Smartcard

Figure 7

EP 0 756 256 A1